

<i>SERFF Tracking Number:</i>	<i>KBSC-125589546</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>KANSAS BANKERS SURETY COMPANY</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>F08-001</i>		
<i>TOI:</i>	<i>23.0 Fidelity</i>	<i>Sub-TOI:</i>	<i>23.0000 Fidelity</i>
<i>Product Name:</i>	<i>FINANCIAL INSTITUTION CRIME BOND</i>		
<i>Project Name/Number:</i>	<i>Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001</i>		

Filing at a Glance

Company: KANSAS BANKERS SURETY COMPANY

Product Name: FINANCIAL INSTITUTION CRIME BOND SERFF Tr Num: KBSC-125589546 State: Arkansas

TOI: 23.0 Fidelity	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 23.0000 Fidelity	Co Tr Num: F08-001	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Paul Bures	Disposition Date: 04/14/2008
	Date Submitted: 04/02/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New): 04/14/2008
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal): 04/14/2008

State Filing Description:

General Information

Project Name: Remote Deposit Capture Duplicate Deposit and Forgery Rider Status of Filing in Domicile: Pending

Project Number: F08-001 Domicile Status Comments: Currently filed and being reviewed by the Kansas Insurance Department.

Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A

Filing Status Changed: 04/14/2008

State Status Changed: 04/14/2008

Corresponding Filing Tracking Number: N/A

Filing Description:

This is our initial form filing of our new REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER KBS-1695 (3/08) which is to be attached to our previously approved Financial Institution Crime Bond.

<i>SERFF Tracking Number:</i>	<i>KBSC-125589546</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>KANSAS BANKERS SURETY COMPANY</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
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<i>Project Name/Number:</i>	<i>Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001</i>		

Because banks are providing a new service to allow bank customers to remotely capture deposits, bankers have requested coverage for the new risk of duplicate remotely captured deposits. In response to these requests we have developed the REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER. This rider provides coverage for loss resulting from when both the original check and an image of the check are both deposited or when the image of the same check is deposited multiple times or when an image of a check is deposited where the original check contained a forged maker's signature. This is an optional coverage that banks can choose to purchase and add to their Financial Institution Crime Bond.

We respectfully request approval of the REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER KBS-1695 (3/08) for use in the State of Arkansas.

Company and Contact

Filing Contact Information

Paul Bures, Vice President	SERFFContact@KansasBankersSurety.com
P. O. Box 1654	(785) 228-0000 [Phone]
Topeka, KS 66601	(785) 228-0079[FAX]

Filing Company Information

KANSAS BANKERS SURETY COMPANY	CoCode: 15962	State of Domicile: Kansas
P. O. Box 1654	Group Code: 31	Company Type: Property & Casualty
Topeka, KS 66601	Group Name: BERKSHIRE	State ID Number: 2401
(785) 228-0000 ext. [Phone]	HATHAWAY IN GRP	
	FEIN Number: 48-0287450	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 Form Filing = \$50.00
Per Company:	No

SERFF Tracking Number: *KBSC-125589546* *State:* *Arkansas*
Filing Company: *KANSAS BANKERS SURETY COMPANY* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *F08-001*
TOI: *23.0 Fidelity* *Sub-TOI:* *23.0000 Fidelity*
Product Name: *FINANCIAL INSTITUTION CRIME BOND*
Project Name/Number: *Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
KANSAS BANKERS SURETY COMPANY	\$50.00	04/02/2008	19208530

<i>SERFF Tracking Number:</i>	<i>KBSC-125589546</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>FINANCIAL INSTITUTION CRIME BOND</i>		
<i>Project Name/Number:</i>	<i>Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/14/2008	04/14/2008

<i>SERFF Tracking Number:</i>	<i>KBSC-125589546</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001</i>		

Disposition

Disposition Date: 04/14/2008

Effective Date (New): 04/14/2008

Effective Date (Renewal): 04/14/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>KBSC-125589546</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>KANSAS BANKERS SURETY COMPANY</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>F08-001</i>		
<i>TOI:</i>	<i>23.0 Fidelity</i>	<i>Sub-TOI:</i>	<i>23.0000 Fidelity</i>
<i>Product Name:</i>	<i>FINANCIAL INSTITUTION CRIME BOND</i>		
<i>Project Name/Number:</i>	<i>Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Remote Deposit Capture Duplicate Deposit and Forgery Rider	Approved	Yes

SERFF Tracking Number: KBSC-125589546 State: Arkansas

Filing Company: KANSAS BANKERS SURETY COMPANY State Tracking Number: EFT \$50

Company Tracking Number: F08-001

TOI: 23.0 Fidelity Sub-TOI: 23.0000 Fidelity

Product Name: FINANCIAL INSTITUTION CRIME BOND

Project Name/Number: Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Remote Deposit Capture Duplicate Deposit and Forgery Rider	KBS-1695	(3/08)	Endorsement/Amendment/Conditions	New	40.10	Remote Deposit Capture Duplicate Deposit and Forgery Rider KBS-1695.pdf

REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER

Adding Subsection (4) to Insuring Agreement (D)

To be attached to and form part of Financial Institution Crime Bond No.

in favor of

It is agreed that:

1. The attached bond is amended by adding subsection 4 to Insuring Agreement (D) as follows:

Bank Customer Remote Deposit Capture Duplicate Deposit and Forgery

- (4) Loss to the Insured resulting directly from an Insured's Remote Deposit Capture Depository Customer creating an electronic image of the check from an original check physically in possession of the Remote Deposit Capture Depository Customer (i) provided the image of the check shows the Remote Deposit Capture Depository Customer as payee on the image of the face of the check and (ii) provided the image of the check is deposited for credit to such Remote Deposit Capture Depository Customer's depository account at the Insured:
 - (a) if it is later discovered that such image of the check is a duplicate of the image of the check which was previously deposited or negotiated at any financial institution by the Remote Deposit Capture Depository Customer; or
 - (b) if it is later discovered that the original check from which such image was created is or was also deposited or negotiated at any financial institution by the Remote Deposit Capture Depository Customer; or
 - (c) if it is later discovered that such image of the check was created from an original check on which the signature of the drawer is a forgery.

This coverage does not protect the Remote Deposit Capture Depository Customer. The loss is not covered if the Insured releases the Remote Deposit Capture Depository Customer from liability for the check.

2. The attached bond is amended by adding Definition (z) to Conditions and Limitations, Section 2:

- (z) **Remote Deposit Capture Depository Customer** shall mean a customer of the Insured who has signed an agreement with the Insured which allows the customer to create images of original checks payable to such customer and permits the customer to send an electronic file of the images to the Insured which images are processed by the Insured as checks being deposited to such customer's account at the Insured.

3. This rider shall become effective as of 12:01 a.m. on

SIGNED, SEALED AND DATED this _____ day of _____, _____.



THE KANSAS BANKERS SURETY COMPANY
Topeka, Kansas

By _____
President

By _____
Secretary

<i>SERFF Tracking Number:</i>	<i>KBSC-125589546</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: KBSC-125589546 State: Arkansas
Filing Company: KANSAS BANKERS SURETY COMPANY State Tracking Number: EFT \$50
Company Tracking Number: F08-001
TOI: 23.0 Fidelity Sub-TOI: 23.0000 Fidelity
Product Name: FINANCIAL INSTITUTION CRIME BOND
Project Name/Number: Remote Deposit Capture Duplicate Deposit and Forgery Rider/F08-001

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Approved	04/14/2008

Comments:

Attachment:

P&C Transmittal Document.pdf

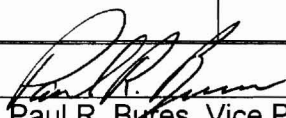
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name					Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
KANSAS BANKERS SURTY CO.	KANSAS	15962	48-0287450		

5. Company Tracking Number	F08-001
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Paul R. Bures P. O. Box 1654 Topeka, KS 66601	Vice President	(785) 228-0000	(785) 228-0079	ARRegulatoryContact @KansasBankersSure ty.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Paul R. Bures, Vice President		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	23.0 Fidelity			
10. Sub-Type of Insurance (Sub-TOI)	23.0 Fidelity			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)	FINANCIAL INSTITUTION CRIME BOND			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	When Approved	Renewal:	When Approved
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)	N/A			
17. Reference Organization # & Title	N/A			
18. Company's Date of Filing	4/2/2008			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	F08-001
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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This is our initial form filing of our new REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER KBS-1695 (3/08) which is to be attached to our previously approved Financial Institution Crime Bond.

Because banks are providing a new service to allow bank customers to remotely capture deposits, bankers have requested coverage for the new risk of duplicate remotely captured deposits. In response to these requests we have developed the REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER. This rider provides coverage for loss resulting from when both the original check and an image of the check are both deposited or when the image of the same check is deposited multiple times or when an image of a check is deposited where the original check contained a forged maker's signature. This is an optional coverage that banks can choose to purchase and add to their Financial Institution Crime Bond.

We respectfully request approval of the REMOTE DEPOSIT CAPTURE DUPLICATE DEPOSIT AND FORGERY RIDER KBS-1695 (3/08) rider for use in the State of Arkansas.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: Fees paid by SERFF EFT

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		F08-001		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Remote Deposit Capture Duplicate Deposit and Forgery Rider – to be attached to the Financial Institution Crime Bond	KBS-1695 (3/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1